

www.goalfinancial.net

9477 Waples Street, Suite 100 San Diego, CA 92121 800.869.1538 fax: 858.452.6648

March 2, 2007

Via First Class Mail

Office of the New Hampshire Attorney General Asst. Attorney General in Charge Department of Justice (Consumer Protection) 33 Capitol Street Concord, New Hampshire 03301

To whom it may concern:

Pursuant to your state's law, Goal Financial, Inc. is notifying you of an information security breach involving personal information of approximately 47 consumers in New Hampshire.

Goal Financial learned in mid-December that two of its employees, while employed at Goal, accessed the company's databases to retrieve customer information for use in a competing business. The two employees are no longer with the company. Over the last several weeks, Goal has conducted internal and external investigations to identify which customers' personal information was taken by these employees. Based on the information analyzed to date, the company has determined that some consumers' personally identifiable information (specifically, some or all of the following: full or partial Social Security number, driver's license number, date of birth, address, and/ or phone number) was accessed by these employees while they worked at Goal. While the company does not know whether the consumers' personally identifiable information was used by these employees, that is a potential risk.

Goal Financial has drafted written notice of the breach that it will be sending to consumers imminently via first-class mail. See Attached Sample Notice. As you can see, the notice explains the occurrence, provides consumers with a telephone number to reach Goal Financial if they have questions about the occurrence, and provides information on how they can obtain free credit reports to monitor any unusual activity on their credit reports.

Please contact me if you have any questions regarding this matter.

Sincerely,

Alan M. Komensky *

General Counsel, Goal Financial

^{*} Admitted in Illinois, Minnesota, New Jersey, New York, Texas, Utah Registered In House Counsel in California and Virginia



February 26, 2007

Dear Customer:

www.goalfinancial.net

9477 Waples Street, Suite 100 San Diego, CA 92121 800.869.1538 fax: 858.452.6648

Goal Financial takes great pride in our customer service, core values, and success in helping families to gain access to education. As we have grown over the past 5 years, we have worked hard to ensure that all of our customers have had a "best in class" customer experience. Like other companies, we face potential information security risks and we work hard to minimize such risks.

Goal Financial learned in mid-December that two of its employees, while employed at Goal, accessed the company's databases to retrieve customer information for use in a competing business. The two employees are no longer with the company. Over the last several weeks, Goal has conducted internal and external investigations to identify which customers' personal information was taken by these employees. Based on the information analyzed to date, we have determined that some of your personally identifiable information (specifically, some or all of the following: full or partial Social Security number, driver's license number, date of birth, address, and/ or phone number) may have been accessed by these employees while they worked at Goal. While we do not know whether your personally identifiable information was used by these employees, there is a potential risk that it was removed from Goal's premises and used in an unauthorized manner.

If you have questions concerning this matter – or if you have received any mail, telephone calls, or any other form of solicitation from former Goal employees – please call us at this toll-free number: 866-355-3043. The information you provide to us will help us determine whether your personally identifiable information has been used in an unauthorized manner by these employees.

We apologize for this occurrence. We assure you that we have and are taking steps to prevent future employee theft. We encourage you to ask for a free copy of your credit report from each of the three credit reporting companies – Equifax, Experian, and TransUnion. To obtain your free credit report you can go to www.annualcreditreport.com; or you can call the toll-free number 877-322-8228; or you can complete the Annual Credit Report Request Form (available at www.ftc.gov/bcp/conline/include/requestformfinal.pdf) and mail it to: Annual Credit Report Request Service; P.O. Box 105281; Atlanta, GA 30348-5281.

Under the Fair and Accurate Credit Transactions Act, each of these credit reporting companies must provide you with a free credit report once every 12 months upon your request. To keep an eye on the accuracy and completeness of the information in your reports, we recommend that you stagger your requests from each of the reporting companies over the next 12 months.

When you receive your credit report, look it over carefully. Look for accounts you did not open and/or inquiries from creditors that you did not initiate. If you see anything you do not understand, call the credit agency at the telephone number provided on the report. Goal is committed to protecting the security of your information.

Sincerely,

Michael Cox Vice President, Enterprise Risk Management